Case 19-20374-GLT Doc 24 Filed 07/03/19 Entered 07/04/19 01:04:12 Desc Imaged

	<u>Ce</u> rtificate of	Notice Page 1 of 4
Information	to identify the case:	
Debtor 1 Debtor 2 (Spouse, if filing)	Renee M. Glasgow-Sivic	Social Security number or ITIN xxx-xx-3168
	First Name Middle Name Last Name	EIN
	First Name Middle Name Last Name	Social Security number or ITIN
		EIN
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		
Case number:	19-20374-GLT	

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Renee M. Glasgow-Sivic aka Renee M. Glasgow, aka Renee M. Sivic

7/1/19

By the court: Gregory L. Taddonio

United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- debts that are domestic support obligations;
- debts for most student loans;
- debts for most taxes;
- debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- some debts which the debtors did not properly list;
- debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

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Certificate of Notice Page 3 of 4
United States Bankruptcy Court Western District of Pennsylvania

In re: Renee M. Glasgow-Sivic Debtor

14986032* 14986044*

Case No. 19-20374-GLT Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2 User: maut Page 1 of 2 Date Rcvd: Jul 01, 2019 Form ID: 318 Total Noticed: 35

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Jul 03, 2019.
                   +Renee M. Glasgow-Sivic, 623 Cedar Street,
db
                                                                           Irwin, PA 15642-3603
                  +Lisa M. Swope, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270, Ebensburg, PA 15931-0270
t.r
                  +Peoples Natural Gas Company LLC,
cr
                                                            c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,
                  Pittsburgh, PA 15233-1828
+AR Building Company, PO Box 828, Mars, PA 16046-0828
+Aes/jp Morgan Chase, Attn: Bankruptcy Dept, Po Box 2461, Harrisburg, PA 17105-2461
+Aes/jp Morgan Chase, Pob 61047, Harrisburg, PA 17106-1047
14986013
14986011
14986010
                  +Citizens Bank, 480 Jefferson Blvd, Warwick, RI 02886-1359
14986018
                  +Citizens Bank, Attention: ROP-15B, 1 Citizens Drive, Riverside, RI 02915-3035
+Martin J. Sivic, 512 Locust Street, Irwin, PA 15642-3724
+Maureen Kroll, Esquire, Norwins Hills Office Park, Suite 205, 8981 Norwin Avenue,
14986019
14986030
14986033
                    Irwin, PA 15642-2746
                  Peoples Gas, PO Box 644760, Pittsburgh, PA 15264-4760
Pressler, Flet & Warshaw, LLP, 7 Entin Rd., Parsippany, NJ 07054-5020
+Select Portfolio Servicing, Inc, 10401 Deerwood Park Blvd, Jacksonville, FL 32256-5007
+US Deptartment of Education/Great Lakes, 2401 International Lane, Madison, WI 53704-3121
14986036
14986037
14986039
14986041
14986043
                  +US Deptartment of Education/Great Lakes,
                                                                       Attn: Bankruptcy,
                                                                                               Po Box 7860,
                    Madison, WI 53707-7860
14986045
                  +Westmoreland Hospital, 532 West Pittsburgh Street,
                                                                                    Greensburg, PA 15601-2282
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 02 2019 03:40:55 Pennsylvania Dept. of Revenue,
                                             P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
                    Department 280946,
                    Harrisburg, PA 17128-0946
14986012
                  +EDI: GMACFS.COM Jul 02 2019 07:18:00
                                                                     Ally Financial, P.o. Box 380901,
                    Bloomington, MN 55438-0901
14986014
                   +EDI: CAPITALONE.COM Jul 02 2019 07:19:00
                                                                          Capital One, Po Box 30281,
                    Salt Lake City, UT 84130-0281
                  +EDI: CAPITALONE.COM Jul 02 2019 07:19:00
14986016
                                                                          Capital One, Attn: Bankruptcy, Po Box 30285,
                  Salt Lake City, UT 84130-0285
+EDI: WFNNB.COM Jul 02 2019 07:18:00
14986020
                                                                    Comenity Bank/Buckle, Po Box 182789,
                    Columbus, OH 43218-2789
14986021
                  +EDI: WFNNB.COM Jul 02 2019 07:18:00
                                                                    Comenity Bank/Buckle, Attn: Bankruptcy,
                    Po Box 182125, Columbus, OH 43218-2125
14986023
                  +EDI: WFNNB.COM Jul 02 2019 07:18:00
                                                                    Comenitybank/venus, Attn: Bankruptcy Dept,
                    Po Box 182125, Columbus, OH 43218-2125
                  +EDI: WFNNB.COM Jul 02 2019 07:18:00
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14986022
                    Columbus, OH 43218-2789
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                                                                    Comenitycapital/biglot, Attn: Bankruptcy Dept,
                    Po Box 182125, Columbus, OH 43218-2125
                  +EDI: WFNNB.COM Jul 02 2019 07:18:00
Columbus, OH 43218-2120
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                                                                   Comenitycapital/biglot, Po Box 182120,
                  EDI: ESSL.COM Jul 02 2019 07:18:00 Dis
+EDI: RESURGENT.COM Jul 02 2019 07:19:00
                                                                                     Dept. 0063,
                                                                  Dish Network,
14986026
                                                                                                       Palatine, IL 60055-0063
14986029
                                                                      LVNV Funding/Resurgent Capital, Attn: Bankruptcy,
                    Po Box 10497,
                                       Greenville, SC 29603-0497
14986028
                  +EDI: RESURGENT.COM Jul 02 2019 07:19:00
                                                                         LVNV Funding/Resurgent Capital, Po Box 1269,
                    Greenville, SC 29602-1269
14986027
                  +E-mail/Text: bk@lendingclub.com Jul 02 2019 03:41:23
                                                                                         LendingClub,
                  71 Stevenson St, Ste 1000, San Francisco, CA 94105-2967
+EDI: MERRICKBANK.COM Jul 02 2019 07:18:00 Merrick Bank
14986034
                                                                           Merrick Bank/CardWorks, Po Box 9201,
                    Old Bethpage, NY 11804-9001
                  +EDI: PRA.COM Jul 02 2019 07:18:00
14987017
                                                                 PRA Receivables Management, LLC, PO Box 41021,
                    Norfolk, VA 23541-1021
                  +E-mail/Text: blegal@phfa.org Jul 02 2019 03:41:04
14986035
                                                                                   Pa Housing Finance Age,
                     2101 N. Front Street, Harrisburg, PA 17110-1086
14986038
                   E-mail/Text: RSSNBankruptcy@repsrv.com Jul 02 2019 03:40:57
                                                                                               Republic Services,
                    c/o Coast to Coast Financial Solutions, PO Box 2086, Thousand Oaks, CA 91358-2086
14986040
                   +E-mail/Text: jennifer.chacon@spservicing.com Jul 02 2019 03:41:48
                    Select Portfolio Servicing, Inc, Attn: Bankruptcy, Po Box 65250, Salt Lake City, UT 84165-0250
                                                                                                                TOTAL: 19
             ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
cr
                  U.S. Bank, N.A., successor trustee to LaSalle Bank
                  +Lisa M. Swope, Neugebauer & Swope, P.C., 219 South Center Street,
aty*
                                                                                                         P. O. Box 270,
                    Ebensburg, PA 15931-0270
                   +PRA Receivables Management, LLC,
                                                           PO Box 41021,
                                                                                Norfolk, VA 23541-1021
                  +Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
+Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake
14986015*
14986017*
                                                                                 Salt Lake City, UT 84130-0285
                  +Martin J. Sivic, 512 Locust Street, Irwin, PA 15642-3724
+Martin J. Sivic, 512 Locust Street, Irwin, PA 15642-3724
14986031*
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+US Deptartment of Education/Great Lakes, Attn: Bankruptcy,

Madison, WI 53707-7860

Po Box 7860.

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District/off: 0315-2 User: mgut Page 2 of 2 Date Rcvd: Jul 01, 2019

Form ID: 318 Total Noticed: 35

**** BYPASSED RECIPIENTS (continued) ****

14986042* +US Deptartment of Education/Great Lakes, 2401 International Lane, Madison, WI 53704-3121 TOTALS: 1, * 8, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 03, 2019 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 1, 2019 at the address(es) listed below:

Abagale E. Steidl on behalf of Debtor Renee M. Glasgow-Sivic asteidl@steidl-steinberg.com, julie.steidl@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;abby.steidl@me.com;r53037@not ify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-steinberg.com

James Warmbrodt on behalf of Creditor U.S. Bank, N.A., successor trustee to LaSalle Bank
National Association, on behalf of the holders of Bear Stearns Asset Backed Securities I Trust
2006-HE6, Asset-Backed Certificates Series 2006-HE6 bkgroup@kmllawgroup.com
Lisa M. Swope on behalf of Trustee Lisa M. Swope lms@nsslawfirm.com, PA73@ecfcbis.com
Lisa M. Swope lms@nsslawfirm.com, PA73@ecfcbis.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 6